

SBI LIFE INSURANCE COMPANY LIMITED
SCHEDULE FORMING PART OF FINANCIAL STATEMENTS

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

Particulars	Period Ended June 30, 2013	Period Ended June 30, 2012
Employees' remuneration & welfare benefits	1,255,668	1,096,492
Travel, conveyance and vehicle running expenses	78,813	81,000
Training expenses	36,645	42,540
Rent, rates & taxes	105,821	143,290
Repairs	60,343	54,277
Printing & Stationery	37,690	25,112
Communication expenses	90,957	72,165
Legal & professional charges	120,055	111,316
Medical Fees	14,903	19,565
Auditors' Fees,expenses,etc.		
(a) as auditor	650	525
(b) as adviser or in any other capacity,in respect of		
(i) Taxation Matters	-	-
(ii) Insurance Matters	-	-
(iii)Management Services - Certification	-	-
(c) in any other capacity	673	650
(d) Out of pocket expenses	45	26
Advertisement, Publicity and Marketing	67,130	85,864
Interest & Bank Charges	9,012	8,031
Recruitment expenses	3,502	3,537
Information Technology expenses	74,976	69,011
Service Tax	259,595	324,643
Stamp Duty on Policies	27,933	21,389
Depreciation	95,702	52,916
Business Promotion Expenses	108,572	214,135
Other Expenses	106,638	124,472
Total	2,555,324	2,550,959